

Carbon Footprint Summary - 2009.xls

**Carbon Footprint**

(in Metric Tons)	2006	2007	2006-2007 Change + / (-)	2008	2007-2008 Change + / (-)	2009	2007-2008 Change + / (-)
<b>SCOPE 1 Emissions</b>							
Aviation	4,869	4,923	54 / 1%	3,895	(1,028) / (20)%	2,401	(1,494) / (38)%
Leased vehicle fleet business mileage	Unknown	2,831	N/A	2,994	163 / (5.8%)	3,954	960 / 32%
Subtotal Scope 1	4,869	7,754		6,889		6,355	
<b>SCOPE 2 Emissions</b>							
Entire domestic real estate portfolio <sup>(1)</sup>	101,008	101,153	145 / 0%	100,766	(387) / 0%	98,124	(2,642) / (3)%
<b>SCOPE 3 Emissions</b>							
Business mileage <sup>(2)</sup>	3,006	3,008	2 / 0%	3,234	226 / 7.5%	3,911	677 / 21%
Travel <sup>(3)</sup>	Unknown	Unknown	N/A	12,956	N/A	11,163	(1,793) / (14)%
Employee commuting <sup>(3)</sup>	Unknown	Unknown	N/A	Unknown	N/A	Unknown	N/A
Subtotal Scope 3	3,006	3,008		16,190		15,074	
Total Known Emissions	108,883	111,915		123,845		119,553	(4,292) / (3.5)%

<sup>(1)</sup> The real estate carbon footprint is calculated for the triple net lease and owned locations and estimated for the gross lease locations. See below for additional details.

<sup>(2)</sup> The carbon footprint resulting from business mileage on personal car use is calculated using total non-fleet car reimbursed business miles along with the Department of Transportation's average MPG (average of the last 5 model years for import and domestic passenger cars and light trucks).

<sup>(3)</sup> The carbon footprint resulting from business air and rail travel as well as employee commuting is currently unknown. In late 2008, CIGNA changed travel management suppliers and implemented a new online booking tool. As a result, CIGNA now actual air and rail footprints along with a hotel estimate for business travel booked through our Carlson Wagonlit managed travel provider.

**Aviation**

Year	Gallons of Jet Fuel Used	Hours Flown
2006	508,756	1,347
2007	514,442	1,391
2008	407,071	1,272
2009	250,900	743

In 2009, Corporate Aviation volumes declined significantly due to the idling of 1 or 2 corporate aircraft. Additionally, winglets were installed on the aircraft, which increased fuel efficiency.

**Real Estate**

Year	Total Sqft.	CO2 per Sqft
2006	7,006,289 *	0.0144 *
2007	6,681,207 *	0.0151 *
2008	6,353,832 *	0.0159 *
2009	6,355,861	0.0154

\* Prior year CO2 disclosures and related real estate metrics were adjusted due to certain errors & omissions in data set noted during 2009.

This is CIGNA's second CO2 disclosure for all domestic real estate locations. Prior submissions included only triple-net leases, where CIGNA paid utility invoices. Gross lease location emissions were estimated based upon the averages of the triple-net leases.

The triple net lease average for a particular state was utilized whenever possible; otherwise, the overall triple-net average (excluding the data center and Output Distribution Facility) was utilized as an estimate for the location's CO2 per sqft.

The triple-net calculation process is based upon the methodology of Climate RESOLVE, which uses the Greenhouse Gas Protocols.

The entire calculation and estimation process is manual in nature and therefore subject to the possibility of errors and omissions.

CIGNA is currently working toward implemented of an Integrated Workforce Management System with Manhattan, which will include automated carbon footprint tracking.

**Corporate Travel***(All transactions conducted through CWT)*

CIGNA CO2 Kg emissions reduced in 2009 by 1,757,219 COK. This reduction is largely driven by two factors, reduction in overall trips taken and a significant shift from Air travel to Rail travel in CIGNA's top markets. The 2009 vs. 2008 variance which can be attributed to reduction in trip volume is 1,207,095 COKg. This variance likely to reverse in 2010 as trip volumes increase. In contrast, the shift to Rail has delivered a reduction in COKg of 550,124, thanks to shifting 1,574 trips to this greener alternative. This trend will not reverse in 2010. The movement to Rail in key markets has hit 40% and held steady.

Month	CO2 kg	Kilometers	Tickets used	CO2KG Per Ticket	Air Tickets Used	CO2 Air Tickets	CO2KG per Air Tickets	Rail Tickets Used	CO2 Rail Tickets	CO2KG per Rail Tickets
Jan	865,609	7,017,756	2,442	354	2,317	863,587	373	125	2,022	16
Feb	842,738	6,763,329	2,503	337	2,321	840,422	362	182	2,315	13
Mar	905,548	7,139,895	2,642	343	2,460	902,881	367	182	2,667	15
Apr	1,186,651	9,674,709	3,224	368	3,058	1,184,673	387	166	1,978	12
May	836,859	6,318,100	2,531	331	2,319	834,395	360	212	2,463	12
Jun	835,221	6,417,569	2,522	331	2,351	832,675	354	171	2,546	15
Jul	894,153	7,066,851	2,772	323	2,554	890,708	349	218	3,445	16
Aug	886,052	6,923,025	2,642	335	2,450	883,410	361	192	2,641	14
Sep	1,040,638	8,313,964	2,937	354	2,715	1,037,710	382	222	2,928	13
Oct	974,451	7,590,309	2,870	340	2,618	971,572	371	252	2,880	11
Nov	805,732	6,383,596	2,391	337	2,189	803,309	367	202	2,423	12
Dec	614,914	5,014,606	1,580	389	1,431	612,532	428	149	2,382	16
<b>Total</b>	<b>10,688,566</b>	<b>84,623,709</b>	<b>31,056</b>	<b>344</b>	<b>28,783</b>	<b>10,657,875</b>	<b>370</b>	<b>2,273</b>	<b>30,691</b>	<b>14</b>
2008 Estimates*	12,445,785	93,422,329	34,285	363	33,586	12,436,347	370	699	9,438	14
Variance	(1,757,219)	(8,798,620)	(3,229)	(19)	(4,803)	(1,778,472)		1,574	21,253	-

\* 2008 Estimate obtained through known number of rail and air trips and the 2009 calculated CO2Kg calculated per ticket average for both types of transit.

Hotel	CO2 kg	Room Nights
2009 Estimate	4,657	54,838
2008 Estimate	5,475	64,459
Variance	(817)	(9,621)
	-15%	

Rental Car	CO2 kg	Miles Driven
2009 Estimate	469,800	1,330,311
2008 Estimate	505,161	
Variance	(35,361)	
	-7%	

Total Business Travel	
<b>2009</b>	<b>11,163,023</b>
<b>2008</b>	<b>12,956,421</b>
<b>Variance</b>	<b>(1,793,398)</b>
	-14%

**CIGNA HOTEL PROGRAM**

Total hotel preferred selections 173 of those properties 82% were contained in the top five preferred chains, which all engage in active sustainability and green programs. These properties account for 87% of the room nights. Major independent suppliers which have green programs account for an additional 6% of the CIGNA room nights.

To calculate carbon footprint of CO2 emissions annually — or .031 metric tons per available room — this measured electricity and gas consumption in guest rooms and public spaces at nearly 1,000 managed hotels worldwide, as well as at its headquarters building and regional offices. The calculation followed the World Resources Institute's Greenhouse Gas Protocol and has been independently certified by ICF International, a leader in climate change consulting services. Taken to a room night level this is .031 divided by 365 or .00084931 per room night.

In addition, all 2009 Program Vendors were required answer Green focus questions in connection with 2010 RFP and selection process as well as completing the CIGNA Hotel Safety Survey. Each of the major chains has proactive Green and sustainability programs.

**RENTAL CAR PROGRAM**

CIGNA's travel booking tools and policy direct employees to compact and economy cars as well as hybrid vehicles, as available. The 2009 carbon footprint for rental cars was calculated by our preferred rental car agency, Hertz based upon actual mileage driven by car class and the average fuel economy of these classes of vehicles. For 2008, an estimate was made based upon overall 2008 rental volume.